

**IN THE SPECIFICATION**

**Amendments to the Specification:**

Please amend the following at page 1, lines 7-8 of the specification:

~~This application is a continuation-in-part of co-pending provisional patent application Serial Number 60/429,951, filed November 27, 2002.~~

The present application claims the benefit of U.S. Provisional Patent Application Serial No. 60/429,951 entitled " ON-LINE METHOD FOR CONSOLIDATING CREDIT LIFE INSURANCE BENEFITS," filed on November 27, 2002.